

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Lisa M. Kochel  
Debtor

Bankruptcy No. 22-11639-PMM  
Chapter 13

**ORDER**

AND NOW, upon consideration of the Motion to Approve Loan Modification Between Debtor Lisa M. Kochel, and Creditor, Santander Bank N/A fka Sovereign Bank, and after notice and an opportunity for a Hearing,

IT IS HEREBY ORDERED and DECREED that the Motion is APPROVED.

BY THE COURT



**Date: June 21, 2023**

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Patricia M. Mayer  
U.S. Bankruptcy Judge